

Fig. 1

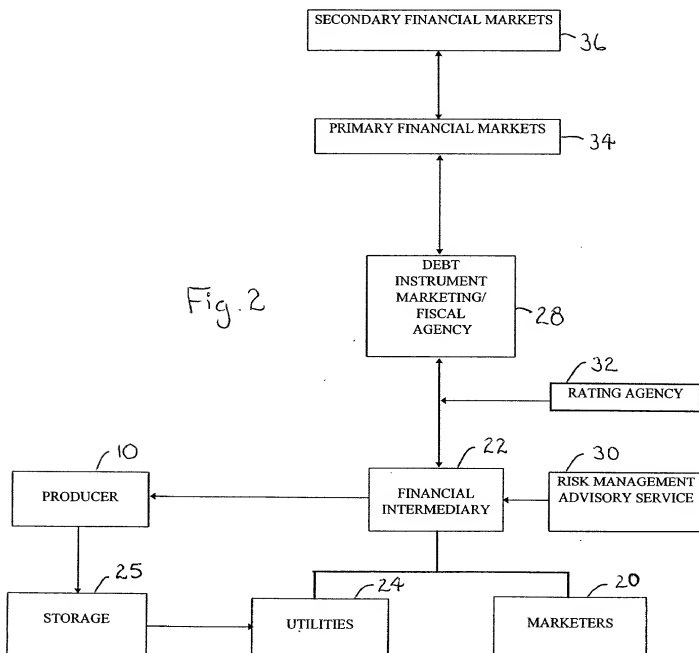


Fig. 2

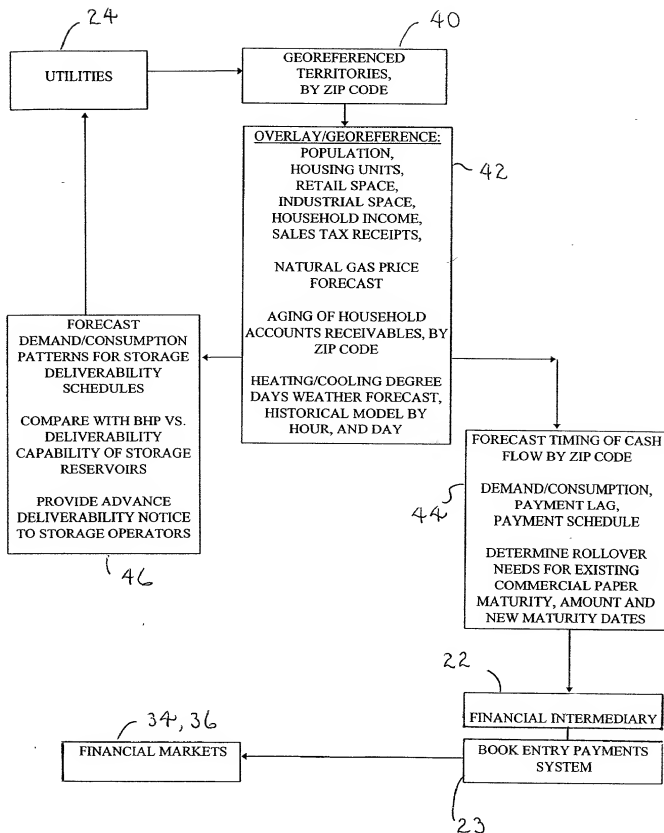


Fig. 3

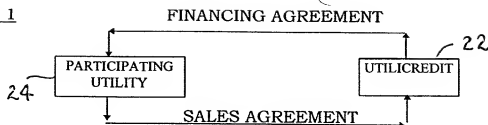
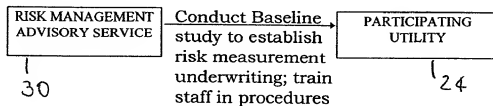
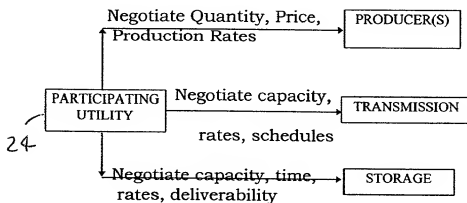
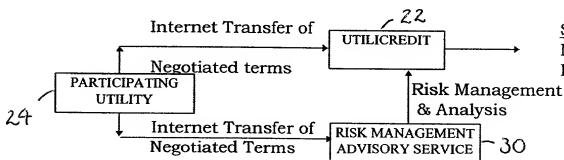
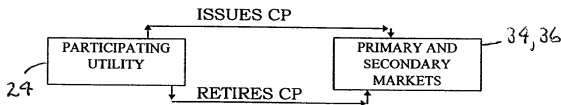
Step 1Step 2Step 3Step 4Step 5
Maturity PlanningStep 6

Fig. 4

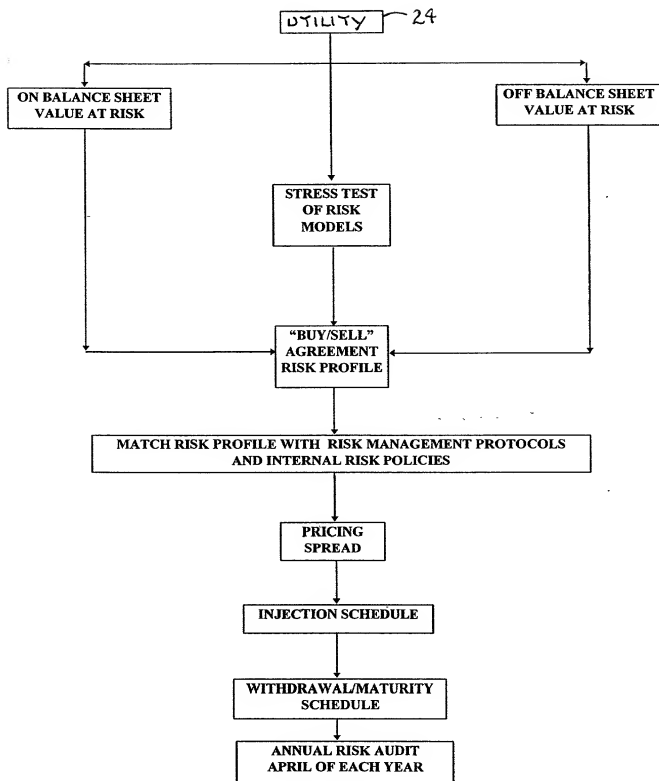


Fig. 5

<u>Risk Factor(s)</u> X	<u>Units</u>	<u>Weighting</u>	<u>Example 1</u>	<u>Example 2</u>	<u>Example 3</u>
Size of default exposure	\$	20%	\$16,400,000	\$5,000,000	\$28,000,000
Temperature Volatility, 2 sigma	%	30%	0.5	0.5	0.5
Ratio of Aged A/R to LDC reserve	%	20%	0.75	0.75	0.75
Storage Deliverability decline ratio to LDC log normal demand	%	20%	0.2	0.2	0.2
Producer no. days/214 fill season	%	10%	0.8	0.8	0.8
X			\$236,16000	\$72,00000	\$403,20000
ln X			5.464509541	4.27666612	5.99943272
Constant = 15			x15	x15	89,9914808
formula= 15 ln (X)			81,96764312	64,1499918	

<u>Example 4</u>	<u>Example 5</u>	<u>Example 6</u>
\$16,400,000	\$5,000,000	\$28,000,000
\$3,280,000	\$1,000,000	\$5,600,000
0.3	0.3	0.3
\$0.0900	0.09	0.09
0.6	0.6	0.6
\$0.1200	0.12	0.12
0.05	0.05	0.05
\$0.0100	0.01	0.01
0.5	0.5	0.5
\$0.0500	0.05	0.05
Spread @ 6.5% CP rate		
Category I 0 -19.9	\$5,40000	\$30,24000
Category II 20 - 39.9	1,68639895	3,40916555
Category III 40 - 59.9	25,2959843	51,1374833
Category IV 60 - 79.9		
Category V >80		

Fig. 6